

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

17. (CURRENTLY AMENDED): A computer aided method of managing a credit application, the method comprising the steps of:

receiving credit application data from a remote application entry and display device;

selectively forwarding the credit application data to a ~~first~~ remote funding source terminal devices;

~~facilitating the first remote funding source terminal device to selectively forward the credit application to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and~~

~~forwarding funding decision data from at least one of the first and second the~~ remote funding source terminal devices to the remote application entry and display device;

wherein the selectively forwarding the credit application data step further comprises:

sending at least a portion of a credit application to more than one of said remote funding sources substantially at the same time;

sending at least a portion of a credit application to more than one of said remote funding sources sequentially until a funding source returns a positive funding decision;
sending at least a portion of a credit application to a first one of said remote funding sources, and then, after a predetermined time, sending to at least one other remote funding source, until one of the funding sources returns a positive funding decision or until all funding sources have been exhausted; or;
sending the credit application from a first remote funding source to a second remote funding source if the first funding source declines to approve the credit application.

Claims 20-22 (CANCELED)

39. (PREVIOUSLY PRESENTED) The method according to claim 17, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data.

40. (PREVIOUSLY PRESENTED) The method according to claim 17, further comprising the steps of:

aggregating data for a dealer having a plurality of dealerships located at different locations; and

providing the dealer with a consolidated report using the aggregated data.

Claims

Claims 41-61 (CANCELED)

62. (PREVIOUSLY PRESENTED) The method according to claim 17 also including the step of: obtaining credit report data from at least one remote credit bureau terminal device.